

Information to identify the case:

Debtor 1:	Narges Miriam Vakili			Social Security number or ITIN: xxx-xx-3748
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____
				EIN: _____
United States Bankruptcy Court:	Southern District of California			Date case filed for chapter: 7 12/22/24
Case number:	24-04842-CL7			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Narges Miriam Vakili	
2. All other names used in the last 8 years		
3. Address	17109 Botero Drive San Diego, CA 92127 UNITED STATES	
4. Debtor's attorney Name and address	William G Silverstein Law Office of William G. Silverstein 8383 Wilshire Blvd., Suite 630 Beverly Hills, CA 90211	Contact phone 310-954-9595 Email: pacer@sorehands.com
5. Bankruptcy trustee Name and address	Gerald H. Davis Gerald H. Davis PO Box 38 Aguanga, CA 92536	Contact phone 619-400-9997 Email: ghd@trustedavis.com

For more information, see page 2 >

Debtor Narges Miriam Vakili

Case number 24-04842-CL7

6. Bankruptcy clerk's office	Jacob Weinberger U.S. Courthouse 325 West F Street San Diego, CA 92101-6991	Hours open 8:30am – 4:30pm Contact phone 619-557-5620
7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: January 22, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 490 058 9288, and, Passcode 2108118035, OR, call (619) 367-1405 For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 3/24/25
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Please do not file a proof of claim unless you receive a notice to do so.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.casb.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Debtor **Narges Miriam Vakili**Case number **24-04842-CL7****NOTICE OF APPOINTMENT OF INTERIM TRUSTEE**

An order for relief having been entered in the above-referenced case on 12/22/24, the following person is named Interim Trustee of the estate of the debtor:

Gerald H. Davis
 Gerald H. Davis
 PO Box 38
 Aguanga, CA 92536

TRUSTEE REQUIREMENTS

The Trustee requires that Debtor(s) show a government (picture) ID and evidence of their social security number at the 341(a) Creditor's Meeting.

Debtors are to provide the Trustee with written documentation supporting income earnings as set forth in Schedule I of the debtor's case within 14 days of the filing of the case. If documents are not provided, the Trustee may move for dismissal of the case without further notice to the Debtor or creditors. Alternatively, the Trustee may seek an extension of time to file to move for dismissal if the Trustee is investigating assets of the estate, without further notice to the Debtor or creditors.

Debtors and debtors' attorneys must review the Standing Administration Guidelines immediately to comply with the production of supporting documentation of material represented in the Schedules and Statement of Financial Affairs. Failure to do so in a timely manner may result in continuances of Meetings and additional appearances. The Trustee Guidelines and Additional Requirements are available on the internet at:

<http://www.casb.uscourts.gov/trusteeguidelines>

DISMISSAL OF CASE

Notice is given that this case will be dismissed if the debtor(s) fails to pay the filing fee pursuant to Rules of Bankruptcy Procedure 1006. Also, notice is given that the case may be dismissed if the petition was filed by an unrepresented debtor without including a legible photocopy of the filer's government issued photo identification (such as driver's license or passport). This dismissal may occur without further notice.

Furthermore, notice is given that if the Debtor fails to file schedules and statements or other documents required by the Rules of Bankruptcy Procedure 1007 and/or 11 U.S.C. 521, or if the Debtor or Joint Debtor fails to appear at the scheduled §341(a) meeting that the Court, Trustee or U.S. Trustee may move for dismissal of the case without further notice to the Debtor or Creditors. A party in interest may object to the motion for dismissal at the §341(a) meeting, at which time a hearing on the objection will be scheduled.

NOTICE OF FILING OF FINANCIAL MANAGEMENT COURSE CERTIFICATE

Notice is given that this case will be closed with no discharge if the debtor(s) fail to file the required Financial Management Course Certificate within 60 days after the first date set for the meeting of creditors under §341.

BANKRUPTCY FRAUD

If you have information regarding any bankruptcy fraud or abuse, please contact the United States Trustee in writing at 880 Front Street, 3rd Floor, Ste. 3230, San Diego, CA 92101 and/or by calling 619-557-5013.

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For the Court:

Mark T. Schnakenberg, Clerk
 United States Bankruptcy Court
 Southern District of California

Dated: 12/23/24

United States Bankruptcy Court
Southern District of CaliforniaIn re:
Narges Miriam Vakili
DebtorCase No. 24-04842-CL
Chapter 7District/off: 0974-3
Date Rcvd: Dec 23, 2024User: Admin.
Form ID: 309APage 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2024:

Recip ID	Recipient Name and Address
db	+ Narges Miriam Vakili, 17109 Botero Drive, San Diego, CA 92127, UNITED STATES 92127-1423
15151771	+ DMV State of California, PO Box 932325, Sacramento, CA 94232-3250
15151774	+ Golden Grate Bridge, PO Box 26925, San Francisco, CA 94126-6925
15151764	+ LAW OFFICES OF WILLIAM G. SILVERSTEIN, 8383 Wilshire Blvd, Ste 630, Beverly Hills, CA 90211-2438
15151777	Santander Consumer USA, PO Box 91245, Fort Worth, TX 76161

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pacer@sorehands.com	Dec 23 2024 23:39:00	William G Silverstein, Law Office of William G. Silverstein, 8383 Wilshire Blvd., Suite 630, Beverly Hills, CA 90211
tr	+ EDI: FGHDAVIS.COM	Dec 24 2024 04:24:00	Gerald H. Davis, Gerald H. Davis, PO Box 38, Aguanga, CA 92536-0038
smg	EDI: CALTAXFEE	Dec 24 2024 04:24:00	California Department of Tax and Fee Administration, Account Information Group, MIC:29, P.O. Box 942879, Sacramento, CA 94279-0029
smg	^ MEBN	Dec 23 2024 23:23:19	Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424
smg	+ EDI: EDD.COM	Dec 24 2024 04:24:00	Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 24 2024 04:24:00	Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
ust	+ Email/Text: ustp.region15@usdoj.gov	Dec 23 2024 23:40:00	United States Trustee, Office of the U.S. Trustee, 880 Front Street, Suite 3230, San Diego, CA 92101-8897
15151766	+ EDI: GMACFS.COM	Dec 24 2024 04:21:00	Ally Financial Services, 500 Woodard Avenue, Detroit, MI 48226-3416
15151767	+ EDI: BANKAMER	Dec 24 2024 04:21:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15151768	+ EDI: CAPONEAUTO.COM	Dec 24 2024 04:24:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15151769	+ EDI: CITICORP	Dec 24 2024 04:21:00	Citibank / THD, PO Box 790040, St. Louis, MO 63179-0040

District/off: 0974-3

Date Rcvd: Dec 23, 2024

User: Admin.

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Total Noticed: 25

15151770	+ EDI: CCS.COM	Dec 24 2024 04:24:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15151772	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Dec 23 2024 23:39:00	Firstmark Services, 121 S 13th Street, Ste 201, Lincoln, NE 68508
15151773	+ EDI: PHINAMERI.COM	Dec 24 2024 04:21:00	GM Financial, PO Box 183853, Arlington, TX 76096-3853
15151775	EDI: JPMORGANCHASE	Dec 24 2024 04:21:00	JPMorgan Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101
15151776	Email/Text: Bankruptcies@semprautilities.com	Dec 23 2024 23:39:00	San Diego Gas & Electric, PO Box 25111, Santa Ana, CA 92799
15151778	+ EDI: SYNC	Dec 24 2024 04:21:00	Synchrony Bank / JCPenney, PO Box 965060, Orlando, FL 32896-5060
15151780	+ EDI: WFFC2	Dec 24 2024 04:21:00	Wells Fargo Bank, 1 Home Campus, MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001
15151779	+ EDI: WFFC2	Dec 24 2024 04:21:00	Wells Fargo Bank Dealer Services, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15151781	+ EDI: WFFC2	Dec 24 2024 04:21:00	Wells Fargo Card, PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*+	United States Trustee, Office of the U.S. Trustee, 880 Front Street, Suite 3230, San Diego, CA 92101-8897
15151765	##+	Narges Miriam Vakili, 17109 Botero Drive, San Diego, CA 92127-1423

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2024 at the address(es) listed below:

Name	Email Address
Gerald H. Davis	ghd@trusteedavis.com ghd@trustesolutions.net
United States Trustee	ustp.region15@usdoj.gov
William G Silverstein	

District/off: 0974-3

Date Rcvd: Dec 23, 2024

User: Admin.

Form ID: 309A

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Total Noticed: 25

on behalf of Debtor Narges Miriam pacer@sorehands.com

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